A fast emerging insurer from the East end of the UAE and the only Insurer with Head quarters in Fujairah. **AL FUJAIRAH Insurance is an over three decade old National Insurance Company**, serving a multitude of wide-spectrum clientele throughout the UAE.

Established in 1976, under the patronage of the Ruler of Fujairah. **AL FUJAIRAH Insurance is a Public Shareholding Company registered under the Federal Company Law and Federal Insurance Law with the Government of Fujairah as the major Shareholders (with over 80% share).**

As is the case with the Emirates of Fujairah, the strategic Emirate of the UAE, with its being the only emirate that faces the Arabian Sea/Indian Ocean and due to its proximity to the Hormus Strait, so is the strategic importance of **AL FUJAIRAH Insurance to the UAE Insurance industry.**

With a wide network of full-fledged branch offices spread throughout the UAE, it has its active presence in Abu Dhabi, Dubai, Sharjah, Deira and Fujairah.

The Company writes all classes of Property and Casualty insurances including Motor Vehicles, and Marine Vessels to Jet Aircrafts, Pilot Operators Liability, Group Life, Medical and Livestock.

Supported by a panel of strong Reinsurance securities and backed by the expertise of over 3 decades, **AL FUJAIRAH Insurance is a partner in progress of the UAE’s booming economy.**

With a fully Paid up Capital of AED 100 Million and our Financial Strength rated Baa1 (Stable Outlook) by International Rating Agency Moody’s, we are a financially strong company.

The Company is listed on the Abu Dhabi Securities Market in the year 2007 and is moving towards a path of growth with a view of emerging as an eminent and trusted name in the UAE insurance sector with our objective of being the “Symbol of Security”.
OUR VISION
To Continue our journey to be better than the best

OUR MISSION
To provide services beyond expectation with a will to go an extra mile. In the process, continue to upgrade technology, human resources and value added protection with creating outstanding value by maximizing returns.
In Al Fujairah Insurance we treat our customers as an integral part of our organization and offer them individual attention in analyzing their risks and finding solutions to their risks, so that they are adequately secured.

Our approach to the customers is with a mindset of professional risk management attitude and most often offer them valuable advice on risk improvement steps to reduce the risk of loss or accident and the possible savings on premium cost.
FINANCIAL STRENGTH
Al Fujairah has a fully paid up capital of Dh. 100 Million and the total Assets of over AED 400 Million.

OUR HUMAN RESOURCES STRENGTH
The main strength of the company is its repertoire of experienced and qualified employees in various departments, who are highly self-motivated. We have, as of now 186 employees in various offices throughout the UAE.

NUMBER OF OFFICES AND EMPLOYEES IN VARIOUS OFFICES IN THE UAE:
We have offices throughout the UAE as follows:
- Head Office: Fujairah: 37 Employees
- Fujairah Branch Office: 15 Employees
- Abu Dhabi Branch Office: 14 Employees
- Dubai Branch Office & Executive Head Office: 43 Employees
- Al Nahda Office: 10 Employees
- Sharjah Branch Office: 14 Employees
- Dibba Branch Office: 12 Employees

Extension Offices / Traffic Offices:
- Masafi Traffic Office: 2 Employee
- Fujairah Traffic Office: 3 Employees
- Dibba Traffic Office: 2 Employees
- Mussafah Office: 2 Employees
- Mahawi Office: 2 Employees
WHY AFNIC

OUR REINSURANCE SECURITIES

Our major Reinsurance Treaty Programs are led by strong European Lead Reinsurers like ScorParis, who are one of the largest Reinsurers in the world, followed by CCM-France and various other strong Reinsurers including RVG-Germany.

INVESTMENT BUILDING

In addition to the Company owned building in Fujairah wherefrom its Head Office operations are conducted, we have very recently commissioned a brand new Tower Building - a 20 storey Residential Commercial Tower in the heart of Fujairah.
INSURANCE ATM
WORLD’S FIRST INNOVATIVE CONCEPT

We are the first in the world to have introduced Insurance ATMs. The concept, design and the whole process are conceived and executed by our in-house talents entirely. Currently, we have installed 10 such Insurance ATMs in ENOC & EPPCO Petrol Stations throughout Dubai and we plan to extend it to other Emirates as well. Policies & Certificates can be printed and issued on the spot through the Insurance ATMs and the customers will be guided by our ATM Assistant at each station.
RTA Registration Renewal and payment of the Traffic Fines can also be made through these machines.
A flyer along with the newspaper clipping of the inaugural function is attached for more information.
BOARD OF DIRECTORS

- The Chairman of the Company is Mr. Abdul Ghafoor Behroozian
- Vice Chairman is Mr. Mohamed Abdulla Sultan Al Salami

OTHER BOARD MEMBERS ARE:

- Mr. Saif Sultan Abdulla Ahmed Al Salami
- Dr. Sulaiman Musa Al Jassim Al Rayyah
- Mr. Saeed Mubarak Obaid Ahmed Al Zahmi
- Mr. Humaid Mohamed Humaid Al Yamahi
- Mr. Mohamed Shareef Habib Mohamed Al Awadi
- Dr. Salem Abu Khaleel Mohamed Al Zayni
MANAGEMENT TEAM

- Antoine Maaleoui
- K.K. Jayarajan
- Reza Salah
- Raed Albi
- Ram Mohan
- Abdulazeez Salf Al-Aliakham
- Geeta Gangadharan
- Venugopalan Nair K
- Yohanan Kochu Kunju
- Paul Anseelel Roulose
- Wilfred Rudolph Noronha
- Yogananth Doraiswamy
- Sunny Idicula
- Mohammad Sultan Abu Salem
- Michel Jabi
- Amnah Mohamed
- Ebtissam Zogheib

OUR TOTAL STAFF STRENGTH IS 186

General Manager
Dy. General Manager (Technical & Reinsurance)
Finance Manager
HR Manager
Accounts & Administration Manager
AML Compliance - Branch Manager, Fujairah
Manager-Health & Life Insurance
Business Development Manager
Central Claims Manager, Motor
Central Underwriting Manager, Motor
Central Claims Manager, Non Motor
Central Underwriting Manager, Non Motor
Manager-Non Motor Division, Fujairah
Internal Control Manager
Branch Manager, Abu Dhabi
Branch Manager, Dibba
Assistant Branch Manager, Dubai
AFNIC PRODUCTS

MOTOR INSURANCE
- Motor Comprehensive
- Motor Third Party

PROPERTY INSURANCE
- Property All Risks Insurance
- Fire, Lightning, Allied perils
- Burglary
- Consequential Loss / Loss of Profits / Business Interruption
- Homeowners Package / Home Tenant’s Compensation
- Shopkeepers
- Office

LIABILITY INSURANCE
- Third Party Liability / Public Liability / Commercial General Liability
- Workmen’s Compensation / Employer’s Liability
- Airport Operator’s Liability
- Seaport Operator’s Liability / Terminal Operator’s Liability
- Protection and Indemnity (P&I) Coverage
- Professional Liability
- Stevedore’s Liability
- Medical Malpractice
- Directors & Officers Liability
- Pollution Liability

09 AFNIC PRODUCTS
Classes of Insurance Marketed
MARINE INSURANCE
- Marine Cargo
  - Land Transit, Sea Transit
  - Air Transit, Bulk Shipments
- Marine Hull
  - Coastal Vessels, Ocean-going Vessels,
  - Port Vessels, Yachts, Pleasure Boats

LIFE & MEDICAL INSURANCE
- Group Life and Personal Accident Insurance
  - Group Life Insurance
  - Individual Life Insurance
- Medical Insurance
  - Group Medical Insurance
  - Individual Medical Insurance
  - Family Medical Insurance

ENGINEERING & PROJECT INSURANCE
- Contractor’s All Risks/Third Party Liability
- Erection All Risks/Third Party Liability
- Contractor’s Plant and Machinery
- Machinery Breakdown
- Electronic Equipment
- Boiler and Pressure Vessels
- Performance Bond Insurance
- Professional Indemnity Insurance for Architects, Engineers, Surveyors etc.

EMPLOYEE BENEFIT SCHEME
- Group Life & Personal Accident Insurance
- Workmen’s Compensation
- Employer’s Liability
- Group Medical Insurance
- Group Personal Accident Insurance

AFNIC PRODUCTS
Classes of Insurance Marketed
AFNIC PRODUCTS
Aviation Insurance

AVIATION INSURANCE
- Aviation Hull/Aircraft Insurance
- Aviation Personal Accident Insurance
- Airport Operator’s Liability Insurance
- Oil & Gas/ Energy
- Energy Insurance - Property Liability Insurance for Refineries
- Public Products and Pollution Liability Insurance for Refineries

OTHERS
- Individual Personal Accident Insurance
- World Wide Personal Accident Insurance
- Banker’s Blanket Bond Insurance
- Credit Life Insurance/ Bank Borrower’s Insurance
- Bankers Blanket Insurance
- Homeowners Package Insurance
- Tenants Compensation Insurance

OUR CREDENTIALS
- GCC’s first Tramway “Dubai Tram” construction project (AED 3.45 Billion) was insured with AFNIC
- AFNIC is the first insurer in the world to introduce insurance ATM

AL FUJAIRAH NATIONAL INSURANCE CO

Classes of Insurance Marketed
ARMS OF SERVICE

HEAD OFFICE
Fujairah: P.O.Box 277
Tel: 09-2233355
Email: ho@fujinsco.ae

BRANCHES
Fujairah: (BR): P.O.Box 277
Tel: 09-2242000
Email: ho@fujinsco.ae
Abu Dhabi: P.O.Box 4798
Tel: 02-6773429
Email: adh@fujinsco.ae
Dubai: P.O.Box 11296
Tel: 04-2772155
Email: dub@fujinsco.ae
Sharjah: P.O.Box 3988
Tel: 06-5737226
Email: shj@fujinsco.ae
Dibba: P.O.Box 11723
Tel: 09-2444844
Email: dib@fujinsco.ae